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APRIL 9, 2001

#3 #Sector
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IN ASSOCIATION WITH BRYAN CAVE,
A MULTINATIONAL PARTNERSHIP.
LONDON, ENGLAND
INTERNET ADDRESS
CJHAYES@BRYANCAVE.COM

Express Mail Label No.: EL657450706US

Assistant Commissioner for Patents

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Washington, D.C. 20231

RE: United States Patent Application
For: SYSTEM AND METHOD FOR
OPTIMIZING BENEFIT PLAN DESIGNS
Application No.: 09/760,113
Filed: January 12, 2001
Our Ref.: C18479/106453

Dear Sir:

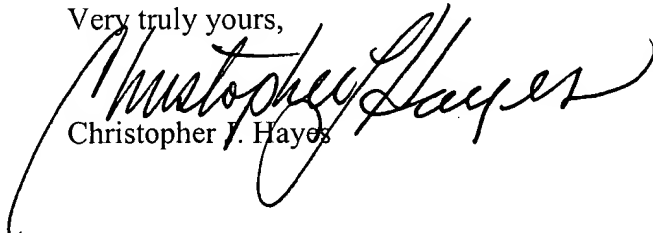
We are enclosing papers on behalf of applicants, Barrett Toan and Robert Nease, for the above-referenced application. The papers are as follows:

1. This Transmittal Letter (1 page, in duplicate);
2. Express Mail Certificate;
3. Response to Notice to File Missing Parts of Application (3 pages);
4. Declaration and Power of Attorney for Utility Patent Application (3 pages);
5. Corrected substitute drawing sheets, Fig. 1 - Fig. 7 (7 pages);
6. Check in the amount of \$130.00 for the surcharge for filing missing parts; and
7. Return Post Card.

If our check is missing or insufficient, please charge any fees or credit any overpayments to Deposit Account No. 02-4467.

Kindly date-stamp and return the enclosed self-addressed, stamped postcard to my attention.

Very truly yours,


Christopher J. Hayes

CJH/ltl
Enclosures



Express Mail Label No. : EL657450706US

Docket No.: C18479/106453

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of:)
BARRETT TOAN and ROBERT NEASE)
For: SYSTEM AND METHOD FOR)
OPTIMIZING BENEFIT PLAN DESIGNS)
Serial No.: 09/760,113)
Filing Date: January 12, 2001)

CERTIFICATE OF EXPRESS MAILING

"Express Mail" Mailing Label No.: EL657450706US

Date of Deposit: April 9, 2001

I hereby certify that the following:

- This Certificate of Express Mailing;
- Transmittal letter (1 page, in duplicate);
- Response to Notice to File Missing Parts (3 pages);
- Declaration and Power of Attorney (3 pages);
- Corrected Substitute Drawing Sheets, Fig. 1 - Fig. 7 (7 pages);
- Check in the amount of \$130.00 as the surcharge for filing missing parts;
and
- Return postcard.

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR Section 1.10 on the Date of Deposit indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box Missing Parts, Washington, D.C. 20231.

Type Name: Kevin Perks

Signature of Person Making Deposit

Christopher J. Hayes, Esq.
Reg. No. 41, 822
BRYAN CAVE LLP
One Metropolitan Square
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St. Louis, MO 63102-2750
(314) 259-2953 (phone)
(314) 259-2020 (facsimile)



Express Mail Label No.: EL657450706US

Docket No.: C18497/106453

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#3

In re Application of:)
BARRETT TOAN and ROBERT NEASE)
Serial No.: 09/760,113)
Filed: January 12, 2001)
For: SYSTEM AND METHOD FOR)
OPTIMIZING BENEFIT PLAN DESIGNS)

Examiner: Not Yet Assigned

Art Unit: 2166

April 9, 2001

Assistant Commissioner for Patents
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Washington, D.C. 20231

**RESPONSE TO NOTICE TO FILE MISSING PARTS
OF NONPROVISIONAL APPLICATION**

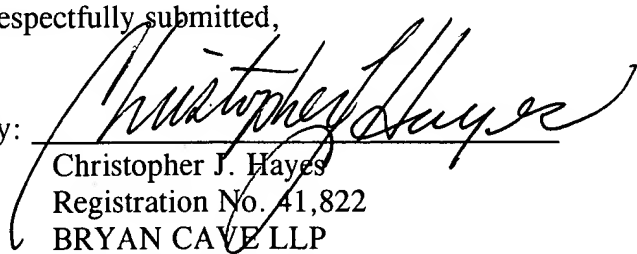
In response to the Notice to File Missing Parts of Nonprovisional Application,
issued on March 7, 2001, enclosed are the following:

- 1) Declaration and Power of Attorney for Utility Patent Application, which has
been executed by the inventors in compliance with 37 C.F.R. § 1.63;
- 2) Corrected substitute drawing sheets (Fig.1-Fig. 7); and
- 3) Check in the amount of \$130.00 for the surcharge for filing the missing
declaration, as set forth in 37 C.F.R. § 1.16(e).

If our check is missing or insufficient, the undersigned hereby authorizes any
fees to be paid from, or to credit any overpayment to, Deposit Account No. 02-4467.

Respectfully submitted,

By:


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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/760,113	01/12/2001	Barrett Toan	C18497/115275

CONFIRMATION NO. 1973

FORMALITIES LETTER



OC000000005834066

 BRYAN CAVE LLP
 One Metropolitan Square
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 St. Louis, MO 63102-2750

Date Mailed: 03/07/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

04/11/2001 TGEDAMU1 00000048 09760113

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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE